

## REMARKS

The present response is to the Office Action mailed in the above-referenced case on April 11, 2007, made final. Claims 29, 31-34 and 36-38 are standing for examination. The Examiner rejects claims 29, 31-34 and 36-38 under 35 U.S.C. 102(e) as being anticipated by Hunt et al. (US 6,496,855) hereinafter Hunt.

Applicant has carefully studied the prior art cited and applied by the Examiner, and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein amends the independent claims to more particularly point out and distinctly claim the subject matter of applicant's invention that is believed to be clearly patentable over the art of Hunt.

In the "Remarks" portion of the present Office Action, the Examiner states; "The claims are extremely broad and because of the breadth they read on many references both related and unrelated to the instant invention. Meaningful prosecution cannot be conducted until applicant submits substantial amendments with detailed claim limitations towards applicant's actual invention. After many requests for consideration, applicant has failed to make movement towards allowable or novel subject matter."

In response applicant herein amends the claims to further limit the claims in a manner to qualify for "meaningful prosecution". Applicant herein amends the claims to recite a fraud prevention system and method wherein to authenticate a user at a first Internet site a user sends a request to a registration server. Included in the request are at least two other Internet sites known to the user in which the user is capable of manually accessing said sites using the user's proprietary username and password for each site, also provided in the request. The system then automatically navigates to the two other Internet sites and attempts log-in on behalf of the user. The user is then authenticated at the first Internet site, based upon successful log-in results at the two other sites.

Applicant points out that Hunt, and all other known systems in the related art are merely capable of automatically registering a user at an Internet site using stored

username and password information for that site (see Hunt col. 2, lines 52-60). Applicant believes that there is no art available providing a fraud prevention service, as claimed.

In applicant's invention a verification request is received at the verification server and a user profile is created. The verification server formulates a request for automated navigation containing all of the pertinent information required to incorporate into a navigation order. The navigation request is sent to a navigation server hosted by the same service provider. The navigation server navigates to each specified site and attempts login at each site using the sensitive data supplied by the user in the original verification request. At step 351 the navigation server reports back to the verification server as to the success or failure of the navigation sequence executed according to the request. The report sent back to the verification server may contain a verification approved or verification denied recommendation. In one embodiment a score may be created based on navigation and login success, the report being generated at the verification server. A complete recommendation is then sent back to the requesting server, which is the third party server attempting to verify the user. Thus providing a novel fraud prevention service as a single username/password combination or PIN is not adequate to authenticate the user.

Applicant believes claim 29, as amended, is clearly and unarguably patentable over the art of Hunt as argued above. Method claim 34, as amended, is also patentable as argued on behalf of claim 29. Dependent claims 31-33 and 35-38 are patentable on their own merits or at least as depended from a patentable claim.

Further to the above, if the examiner again finds that the claims are "too broad" to be patentable or to qualify for "meaningful examination", and that the applicant needs to narrow the claims to recite the "actual invention", the applicant urges (1) the invention is what the applicant claims, not what the examiner believes is the actual invention (2) there is nothing whatever in Title 35 of the United States Code barring patentability for broad claims. That's a political issue, not a legal issue. If the claims are deemed to be so broad as to read on "many references both related and unrelated to the invention, the applicant

respectfully requests a listing of all of those many references, and an explanation of just how the claims read on each of the many references.

All of the claims are clearly patentable over the art cited and applied it is respectfully requested that this application be reconsidered, the claims be allowed, and that this case be passed quickly to issue.

If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,  
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